

COLONY BANKCORP, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1085170	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,273	\$1,193	-6.3%		
Loans	\$813	\$716	-11.9%		
Construction & development	\$77	\$62	-19.0%		
Closed-end 1-4 family residential	\$196	\$185	-5.7%		
Home equity	\$11	\$8	-25.9%		
Credit card	\$0	\$0			
Other consumer	\$33	\$23	-30.1%		
Commercial & Industrial	\$53	\$49	-8.0%		
Commercial real estate	\$336	\$293	-12.9%		
Unused commitments	\$39	\$40	1.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$295	\$290	-2.0%		
Asset-backed securities	\$0	\$0	0.0%		
Other securities	\$8	\$14	69.9%		
Cash & balances due	\$67	\$57	-14.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,161	\$1,075	-7.4%		
Deposits	\$1,062	\$1,001	-5.8%		
Total other borrowings	\$95	\$71	-25.3%		
FHLB advances	\$71	\$71	0.0%		
Equity					
Equity capital at quarter end	\$112	\$118	5.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	9.4%	--		
Tier 1 risk based capital ratio	13.1%	15.0%	--		
Total risk based capital ratio	14.4%	16.3%	--		
Return on equity ¹	2.1%	1.9%	--		
Return on assets ¹	0.2%	0.2%	--		
Net interest margin ¹	3.1%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	97.8%	40.3%	--		
Loss provision to net charge-offs (qtr)	126.6%	64.1%	--		
Net charge-offs to average loans and leases ¹	0.9%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.3%	38.0%	0.4%	4.3%	--
Closed-end 1-4 family residential	1.6%	1.7%	0.3%	0.2%	--
Home equity	0.3%	0.1%	0.3%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.7%	0.5%	0.1%	--
Commercial & Industrial	0.7%	4.3%	0.1%	0.2%	--
Commercial real estate	4.0%	3.1%	0.1%	0.1%	--
Total loans	3.6%	5.4%	0.3%	0.5%	--